



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name COLUMBIA BANKING SYSTEM, INC.

City/State TACOMA, WA

Bank Holding Company Information

Federal Reserve District: 12
 Consolidated Assets (\$000): 16,584,848
 Peer Group Number: 1 Number in Peer Group: 128
 Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

COLUMBIA BANKING SYSTEM, INC.
1301 A STREET, SUITE 800

TACOMA, WA 98402

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BHC Name _____ City/State _____

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	15,396,713	13,347,792	12,793,520	10,061,831	
Net income (\$000)	154,244	194,451	172,882	112,828	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer #	Pct	BHC	Peer #	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.35	2.77	85	3.84	3.01	86	3.88	3.08	86	3.85	2.92	88			
+ Non-interest income	0.56	1.21	23	0.71	1.32	23	0.68	1.31	21	1.04	1.35	37			
- Overhead expense	2.21	2.57	34	2.63	2.69	53	2.69	2.71	52	2.89	2.72	59			
- Provision for credit losses	0.50	0.51	55	0.03	0.15	18	0.12	0.14	49	0.09	0.16	30			
+ Securities gains (losses)	0.02	0.02	62	0.02	0.01	79	0	0	71	0	0.01	27			
+ Other tax equivalent adjustments	-0.01	0	2	-0.01	0	0	-0.01	0	1	0.08	0	95			
= Pretax net operating income (tax equivalent)	1.30	1.04	68	1.90	1.56	78	1.74	1.57	67	2	1.43	91			
Net operating income	1	0.81	68	1.46	1.19	79	1.35	1.24	64	1.12	0.89	72			
Net income	1	0.82	67	1.46	1.19	79	1.35	1.24	63	1.12	0.90	71			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99				
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.78	3.55	65	4.56	4.41	63	4.47	4.24	66	4.26	3.80	79			
Interest expense	0.13	0.52	3	0.30	1.08	3	0.16	0.86	3	0.07	0.60	1			
Net interest income (tax equivalent)	3.66	3.01	86	4.25	3.33	84	4.31	3.38	87	4.18	3.19	88			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.15	0.27	44	0.03	0.21	17	0.08	0.22	31	0.05	0.24	19			
Earnings coverage of net loan and lease losses (X)	19.07	22.91	62	84.69	24.40	89	32.16	21.75	76	61.63	19.67	87			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.58	1.58	57	0.96	0.83	66	0.99	0.90	67	0.91	0.98	42			
Allowance for loan and lease losses / Total loans and leases	1.58	1.55	59	0.96	0.81	67	0.99	0.89	68	0.90	0.96	44			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.37	0.71	20	0.38	0.57	31	0.72	0.61	65	0.95	0.72	74			
30-89 days past due loans and leases / Total loans and leases	0.30	0.39	47	0.28	0.43	36	0.35	0.44	41	0.20	0.47	18			
Liquidity and Funding															
Net noncore funding dependence	-1.82	3.20	40	9.16	14.45	35	3.86	16.62	15	2.88	17.03	12			
Net short-term noncore funding dependence	-2.46	-4.76	55	8.45	3.38	61	3.37	4.66	32	2.67	4.83	32			
Net loans and leases / Total assets	56.11	61.58	25	61.63	63.77	33	63.47	63.98	35	65.18	62.73	44			
Capitalization															
Tier 1 leverage ratio	8.86	9.13	43	10.17	9.76	65	10.24	9.71	69	10.96	9.53	86			
Holding company equity capital / Total assets	14.16	11.16	87	15.34	12.43	84	15.53	12.22	84	15.33	11.94	89			
Total equity capital (including minority interest) / Total assets	14.16	11.29	86	15.34	12.57	83	15.53	12.27	84	15.33	12.01	89			
Common equity tier 1 capital / Total risk-weighted assets	12.88	12.38	64	12.45	12.17	61	12.74	12.12	70	11.74	12.19	49			
Net loans and leases / Equity capital (X)	3.96	5.58	16	4.02	5.21	23	4.09	5.29	21	4.25	5.27	25			
Cash dividends / Net income	62.38	42.30	80	52.59	33.12	83	48.28	27.31	88	45.47	31.29	74			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	17.79	16.68	58	7.52	9.26	56	2.97	7	37	33.73	8.28	91			
Equity capital	8.69	6.99	65	6.21	10.49	39	4.29	7.89	46	55.87	10.18	92			
Net loans and leases	7.23	9.07	51	4.39	9.10	34	0.28	7.89	11	34.79	9.38	91			
Noncore funding	-79	-12.18	0	105.23	6.59	96	3.27	10.67	40	107.33	5.59	91			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Long-term debt / Equity capital	1.49	13.56	24	1.63	13.04	30	1.74	13.37	33	1.83	12.69	37			
Equity investment in subsidiaries / Equity capital	100.95	102.81	40	100.08	103.22	37	101.06	103.10	42	101.40	102.10	46			
Cash from ops + noncash items + op expense / Op expense + dividends	99.92	147.24	22	166.55	190.27	47	108.71	174.91	22	138.34	148.20	52			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	432,742	453,840	433,216	329,020		-4.65	49.13
Income from lease financing receivables.....	4	23	0	0		-82.61	
Fully taxable income on loans and leases.....	423,450	442,946	424,209	321,363		-4.40	48.78
Tax-exempt income on loans and leases.....	9,296	10,917	9,007	7,657		-14.85	67.34
Estimated tax benefit on income on loans and leases.....	4,695	6,660	5,351	6,168		-29.51	22.03
Income on loans and leases (tax equivalent).....	437,441	460,523	438,567	335,188		-5.01	48.78
Investment interest income (tax equivalent).....	94,691	85,830	74,865	58,282		10.32	87.17
Interest on balances due from depository institutions.....	660	1,312	702	814		-49.70	511.11
Interest income on other earning assets.....	1,286	1,317	555	318		-2.35	474.11
Total interest income (tax equivalent).....	534,078	548,982	514,689	394,602		-2.71	54.83
Interest on time deposits of \$250K or more.....	432	1,033	1,305	64		-58.18	
Interest on time deposits < \$250K.....	922	1,384	887	582		-33.38	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	7,990	19,702	9,899	4,144		-59.45	278.85
Interest on other borrowings and trading liabilities.....	6,459	12,529	4,254	1,652		-48.45	532.00
Interest on subordinated debt and mandatory convertible securities.....	1,871	1,871	1,871	305		0.00	
Total interest expense.....	17,674	36,519	18,216	6,747		-51.60	343.62
Net interest income (tax equivalent).....	516,404	512,463	496,473	387,855		0.77	51.46
Non-interest income.....	86,336	95,145	86,903	104,936		-9.26	-8.32
Adjusted operating income (tax equivalent).....	602,740	607,608	583,376	492,791		-0.80	38.52
Overhead expense.....	339,820	351,453	344,080	291,102		-3.31	23.82
Provision for credit losses.....	77,700	3,493	14,770	8,631			804.43
Securities gains (losses).....	3,285	2,132	106	-11		54.08	107.78
Other tax equivalent adjustments.....	-1,870	-1,772	-1,863	7,987			
Pretax net operating income (tax equivalent).....	200,048	253,048	222,573	201,034		-20.94	30.18
Applicable income taxes.....	38,148	47,161	38,954	65,155		-19.11	-10.85
Tax equivalent adjustments.....	7,656	11,436	10,737	23,051		-33.05	-36.45
Applicable income taxes (tax equivalent).....	45,804	58,597	49,691	88,206		-21.83	-16.48
Minority interest.....	0	0	0	0			
Net income before discontinued operations, net of minority interest.....	154,244	194,451	172,882	112,828		-20.68	56.07
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	154,244	194,451	172,882	112,828		-20.68	56.07
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	154,244	194,451	172,882	112,828		-20.68	56.07
Investment securities income (tax equivalent).....	94,691	85,830	74,865	58,282		10.32	87.17
US Treasury and agency securities (excluding mortgage-backed securities).....	3,367	5,759	8,116	5,620		-41.53	-37.39
Mortgage-backed securities.....	69,531	59,178	45,484	31,575		17.49	187.69
All other securities.....	21,793	20,893	21,265	21,087		4.31	3.56
Cash dividends declared.....	96,215	102,265	83,459	51,308		-5.92	24.31
Common.....	96,215	102,265	83,459	51,308		-5.92	24.53
Preferred.....	0	0	0	0			-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.47	3.27	65	4.11	4	60	4.02	3.87	63	3.92	3.47	80			
Less: Interest expense	0.11	0.48	3	0.27	0.98	4	0.14	0.79	3	0.07	0.55	1			
Equals: Net interest income (tax equivalent)	3.35	2.77	85	3.84	3.01	86	3.88	3.08	86	3.85	2.92	88			
Plus: Non-interest income	0.56	1.21	23	0.71	1.32	23	0.68	1.31	21	1.04	1.35	37			
Equals: adjusted operating income (tax equivalent)	3.91	4.04	44	4.55	4.41	61	4.56	4.46	57	4.90	4.33	77			
Less: Overhead expense	2.21	2.57	34	2.63	2.69	53	2.69	2.71	52	2.89	2.72	59			
Less: Provision for credit losses	0.50	0.51	55	0.03	0.15	18	0.12	0.14	49	0.09	0.16	30			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.02	62	0.02	0.01	79	0	0	72	0	0.01	28			
Plus: other tax equivalent adjustments	-0.01	0	2	-0.01	0	0	-0.01	0	1	0.08	0	95			
Equals: Pretax net operating income (tax equivalent)	1.30	1.04	68	1.90	1.56	78	1.74	1.57	67	2	1.43	91			
Less: Applicable income taxes (tax equivalent)	0.30	0.23	68	0.44	0.36	77	0.39	0.33	65	0.88	0.55	87			
Less: Minority interest	0	0	42	0	0	36	0	0	36	0	0	34			
Equals: Net operating income	1	0.81	68	1.46	1.19	79	1.35	1.24	64	1.12	0.89	72			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	1	0.82	67	1.46	1.19	79	1.35	1.24	63	1.12	0.90	71			
Memo: Net income (last four quarters)	1	0.82	67	1.46	1.19	79	1.35	1.24	64	1.12	0.91	71			
Net income—BHC and noncontrolling (minority) interest	1	0.83	67	1.46	1.20	78	1.35	1.25	62	1.12	0.91	71			
Margin Analysis															
Average earning assets / Average assets	91.67	92.32	41	90.27	91.05	37	90.03	91.48	30	92.16	91.61	57			
Average interest-bearing funds / Average assets	43.54	64.06	2	44.77	65.57	3	43.95	65.56	2	45	65.75	2			
Interest income (tax equivalent) / Average earning assets	3.78	3.55	65	4.56	4.41	63	4.47	4.24	66	4.26	3.80	79			
Interest expense / Average earning assets	0.13	0.52	3	0.30	1.08	3	0.16	0.86	3	0.07	0.60	1			
Net interest income (tax equivalent) / Average earning assets	3.66	3.01	86	4.25	3.33	84	4.31	3.38	87	4.18	3.19	88			
Yield or Cost															
Total loans and leases (tax equivalent)	4.65	4.27	71	5.35	5.09	73	5.22	4.95	74	5.02	4.52	80			
Interest-bearing bank balances	0.16	0.27	18	5.07	2.04	97	1.33	1.64	26	1.39	1.05	85			
Federal funds sold and reverse repos		0.68			2.44			2.17			1.41				
Trading assets		0.60			0.99			1.11			1.11				
Total earning assets	3.72	3.51	60	4.45	4.36	57	4.36	4.20	59	4.09	3.73	75			
Investment securities (tax equivalent)	2.40	2.25	65	2.73	2.76	48	2.63	2.68	47	2.48	2.47	52			
US Treasury and agency securities (excluding mortgage-backed securities)	0.67	1.75	9	1.42	2.32	9	1.49	2.05	13	1.23	1.62	22			
Mortgage-backed securities	2.36	2.05	79	2.57	2.61	46	2.56	2.50	58	2.21	2.23	52			
All other securities	4.05	3.24	79	4.17	4.06	71	3.65	4.20	49	4.11	3.66	68			
Interest-bearing deposits	0.15	0.53	5	0.41	1.10	8	0.23	0.81	5	0.11	0.49	6			
Time deposits of \$250K or more	0.37	1.42	2	0.93	1.96	5	1.41	1.44	43						
Time deposits < \$250K	0.39	1.36	3	0.48	1.82	3	0.25	1.29	5						
Other domestic deposits	0.14	0.36	10	0.40	0.93	8	0.20	0.67	5						
Foreign deposits		0.42			1.19			0.97			0.51				
Federal funds purchased and repos	0.43	0.62	43	1.77	1.86	47	0.96	1.51	34	0.95	0.94	54			
Other borrowed funds and trading liabilities	1.53	1.50	51	2.27	2.38	42	2.29	2.28	54	1.35	1.77	29			
All interest-bearing funds	0.26	0.74	6	0.61	1.49	7	0.32	1.19	3	0.15	0.82	2			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	86,336	95,145	86,903	104,936	
Fiduciary activities income	5,825	5,693	5,416	4,998	
Service charges on deposit accounts - domestic	24,379	27,034	28,245	26,187	
Trading revenue	0	0	0	0	
Investment banking fees and commissions	8,125	13,189	11,743	8,169	
Insurance activities revenue	134	138	141	196	
Venture capital revenue	0	0	0	0	
Net servicing fees	1,053	1,133	1,018	981	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	14,077	12,708	2,764	3,984	
Other non-interest income	32,743	35,250	37,576	60,421	
Total overhead expenses	339,820	351,453	344,080	291,102	
Personnel expense	210,201	213,618	199,828	169,858	
Net occupancy expense	34,809	34,045	34,699	30,343	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	8,724	10,479	12,235	6,334	
Other operating expenses	86,086	93,311	97,318	84,567	
Fee income on mutual funds and annuities	5,494	10,754	9,437	6,076	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	2,091	2,162	2,137	2,123	
Average personnel expense per employee	100.53	98.81	93.51	80.01	
Average assets per employee	7,363.33	6,173.82	5,986.67	4,739.44	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	6.36	2.02	89	11.30	2.72	93	10.86	3.08	92	5.79	2.85	79			
Overhead expenses / Net Interest Income + non-interest income	57.28	62.28	35	59.13	61.29	44	60.28	60.88	49	60.93	63.61	35			
Percent of Average Assets															
Total overhead expense	2.21	2.57	34	2.63	2.69	53	2.69	2.71	52	2.89	2.72	59			
Personnel expense	1.37	1.30	59	1.60	1.41	72	1.56	1.44	62	1.69	1.42	74			
Net occupancy expense	0.23	0.26	31	0.26	0.28	36	0.27	0.28	50	0.30	0.29	57			
Other operating expenses	0.62	0.94	21	0.78	0.97	42	0.86	0.97	48	0.90	1	46			
Overhead less non-interest income	1.65	1.25	79	1.92	1.32	85	2.01	1.38	90	1.85	1.34	85			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	56.38	61.82	31	57.84	60.64	42	58.98	60.37	45	59.07	62.73	33			
Personnel expense	34.87	32.36	63	35.16	32.39	65	34.25	32.51	59	34.47	32.93	55			
Net occupancy expense	5.78	6.58	34	5.60	6.52	32	5.95	6.48	35	6.16	6.70	38			
Other operating expenses	15.73	22.28	18	17.08	21.20	28	18.78	20.90	40	18.45	22.41	26			
Total non-interest income	14.32	28.83	21	15.66	29.23	21	14.90	28.50	20	21.29	31.08	31			
Fiduciary activities income	0.97	2.09	40	0.94	1.97	42	0.93	2.14	42	1.01	2.38	41			
Service charges on domestic deposit accounts	4.04	3.27	64	4.45	3.88	56	4.84	4.15	58	5.31	4.28	59			
Trading revenue	0	1.28	25	0	1.18	22	0	0.85	27	0	0.90	28			
Investment banking fees and commissions	1.35	2.46	48	2.17	3.54	58	2.01	3.42	57	1.66	3.62	47			
Insurance activities revenue	0.02	0.41	39	0.02	0.47	38	0.02	0.47	39	0.04	0.55	37			
Venture capital revenue	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44			
Net servicing fees	0.17	0.01	72	0.19	0.28	57	0.17	0.65	41	0.20	0.60	42			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	2.34	3.92	52	2.09	1.86	62	0.47	1.61	33	0.81	1.67	44			
Other non-interest income	5.43	9.65	28	5.80	10.04	24	6.44	9.86	34	12.26	10.77	63			
Overhead less non-interest income	42.06	31.93	76	42.18	31.06	84	44.08	31.46	89	37.78	31.19	70			
Applicable income taxes / Pretax net operating income (tax equivalent)	19.07	18.63	47	18.64	20.56	32	17.50	19.04	29	32.41	32.99	47			
Applicable income tax + TE / Pretax net operating income + TE	22.90	21.18	57	23.16	23.23	51	22.33	21.56	52	43.88	37.95	70			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	5,330,854	5,264,031	5,047,718	5,100,554		1.27	51.49
Commercial and industrial loans	2,629,127	2,147,681	2,123,524	2,071,293		22.42	95.08
Loans to individuals	35,526	43,773	43,323	49,557		-18.84	-36.36
Loans to depository institutions and acceptances of other banks	0	0	0	0			
Agricultural loans	489,759	463,358	376,329	377,954		5.70	46.15
Other loans and leases	968,875	842,340	804,466	765,065		15.02	69.38
Less: Unearned income	0	0	0	0			-100.00
Loans and leases, net of unearned income	9,454,141	8,761,183	8,395,360	8,364,423		7.91	62.46
Less: Allowance for loan and lease losses	149,140	83,968	83,369	75,646		77.62	118.77
Net loans and leases	9,305,001	8,677,215	8,311,991	8,288,777		7.23	61.79
Debt securities that reprice or mature in over 1 year	5,121,394	3,654,535	3,016,108	2,561,564		40.14	144.73
Mutual funds and equity securities	90	102	76	5,080		-11.76	-98.24
Subtotal	14,426,485	12,331,852	11,328,175	10,855,421		16.99	83.80
Interest-bearing bank balances	434,867	24,132	17,407	97,918		1702.03	5093.68
Federal funds sold and reverse repos	0	0	0	0			
Debt securities that reprice or mature within 1 year	88,741	91,608	151,339	176,187		-3.13	48.19
Trading assets	0	0	0	0			
Total earning assets	14,950,093	12,447,592	11,496,921	11,129,526		20.10	88.83
Non-interest-bearing cash and due from depository institutions	218,899	223,541	260,180	244,615		-2.08	31.13
Premises, fixed assets, and leases	222,517	220,059	165,832	164,984		1.12	35.48
Other real estate owned	553	552	6,019	13,298		0.18	-95.97
Investment in unconsolidated subsidiaries	0	0	0	0			
Intangible and other assets	1,192,786	1,187,886	1,166,193	1,164,463		0.41	73.03
Total assets	16,584,848	14,079,630	13,095,145	12,716,886		17.79	85.27
Quarterly average assets	16,477,246	13,750,840	13,050,536	11,450,963		19.83	85.02
Average loans and leases (YTD)	9,409,961	8,611,328	8,408,989	6,678,659		9.27	67.79
Memoranda							
Loans held-for-sale	26,480	17,718	3,849	5,766		49.45	487.27
Loans not held-for-sale	9,427,661	8,743,465	8,391,511	8,358,657		7.83	62.13
Real estate loans secured by 1-4 family	710,061	655,039	647,129	615,915		8.40	23.87
Commercial real estate loans	4,330,855	4,306,700	4,115,811	4,168,618		0.56	58.64
Construction and land development	268,662	361,177	504,457	595,228		-25.61	0.57
Multifamily	395,896	411,741	341,309	304,115		-3.85	76.00
Nonfarm nonresidential	3,666,297	3,533,782	3,270,045	3,269,275		3.75	63.82
Real estate loans secured by farmland	289,938	302,292	284,778	316,021		-4.09	34.36
Total investment securities	5,210,225	3,746,245	3,167,523	2,742,831		39.08	141.47
U.S. Treasury securities	0	0	247	249			-100.00
US agency securities (excluding mortgage-backed securities)	688,226	378,464	562,801	531,663		81.85	73.16
Municipal securities	753,572	488,802	574,323	596,004		54.17	53.11
Mortgage-backed securities	3,768,337	2,878,877	2,030,076	1,609,835		30.90	203.21
Asset-backed securities	0	0	0	0			
Other debt securities	0	0	0	0			
Mutual funds and equity securities	90	102	76	5,080		-11.76	-98.24
Available-for-sale securities	5,210,135	3,746,143	3,167,447	2,742,831		39.08	141.47
U.S. Treasury securities	0	0	247	249			-100.00
US agency securities (excluding mortgage-backed securities)	688,226	378,464	562,801	531,663		81.85	73.16
Municipal securities	753,572	488,802	574,323	596,004		54.17	53.11
Mortgage-backed securities	3,768,337	2,878,877	2,030,076	1,609,835		30.90	203.21
Asset-backed securities	0	0	0	0			
Other debt securities	0	0	0	0			
Mutual funds and equity securities	0	0	0	5,080			-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	212,607	43,046	-43,168	-25,774		393.91	253003.57
Structured notes, fair value	0	0	0	0			
Pledged securities	861,573	588,573	467,138	419,383		46.38	61.53

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	6,913,842	5,329,608	915,327	1,781,297		29.73	767.31
NOW, ATS and transaction accounts	2,010,512	1,351,391	187,175	390,622		48.77	1214.09
Time deposits less brokered deposits) < \$250K	226,257	235,816	268,339	-6,463		-4.05	
MMDA and other savings accounts	4,608,289	3,607,030	8,941,182	7,869,784		27.76	-23.57
Other non-interest-bearing deposits	0	0	0				
Core deposits	13,758,900	10,523,845	10,312,023	10,035,240		30.74	90.34
Time deposits of \$250K or more	107,686	151,994	88,173	99,149		-29.15	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	73,859	64,437	61,094	79,059		14.62	-25.92
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	163	946,705	392,000	4,136		-99.98	-99.74
Other borrowings w/remaining maturity over 1 year	74,754	69,794	7,523	7,443		7.11	1044.60
Brokered deposits < \$250K	5,000	12,259	57,930	397,696		-59.21	
Noncore funding	261,462	1,245,189	606,720	587,483		-79.00	-30.92
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities	35,092	35,277	35,462	43,895		-0.52	
Other liabilities	181,787	115,357	107,291	100,346		57.59	77.34
Total liabilities	14,237,241	11,919,668	11,061,496	10,766,964		19.44	84.67
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0			-100.00
Common stock	1,660,998	1,650,753	1,642,246	1,634,705		0.62	67.73
Common surplus	0	0	0	0			
Retained earnings	575,249	519,676	426,708	337,442		10.69	124.77
Accumulated other comprehensive income	182,194	40,367	-35,305	-22,225		351.34	
Other equity capital components	-70,834	-50,834	0	0			
Total holding company equity capital	2,347,607	2,159,962	2,033,649	1,949,922		8.69	89.00
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	2,347,607	2,159,962	2,033,649	1,949,922		8.69	89.00
Total liabilities and capital	16,584,848	14,079,630	13,095,145	12,716,886		17.79	85.27
Memoranda							
Non-interest-bearing deposits	6,913,842	5,329,608	5,227,216	5,081,901		29.73	97.12
Interest-bearing deposits	6,957,744	5,358,490	5,230,910	5,450,184		29.85	76.98
Total deposits	13,871,586	10,688,098	10,458,126	10,532,085		29.79	86.48
Long-term debt that reprices within 1 year	0	0	0	0			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,159,963	2,033,649	1,949,922	1,251,012			
Accounting restatements	-2,457	782	0	67			
Net income	154,244	194,451	172,882	112,828			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	10,245	8,507	7,541	82			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	20,000	50,834	0	0			
Changes incident to business combinations	0	0	0	636,385			
Less: Dividends declared	96,215	102,265	83,459	51,308			
Change in other comprehensive income	141,827	75,672	-13,237	856			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	0	0			
Holding company equity capital, ending balance	2,347,607	2,159,962	2,033,649	1,949,922			

BHC Name

City/State

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Percent of Total Assets															
Real estate loans	32.14	36.22	36	37.39	37.78	42	38.55	37.19	47	40.11	35.54	54			
Commercial and industrial loans	15.85	13.52	64	15.25	12.02	67	16.22	12.85	68	16.29	12.62	66			
Loans to individuals	0.21	3.40	17	0.31	4.20	19	0.33	4.31	18	0.39	4.47	23			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25			
Agricultural loans	2.95	0.19	95	3.29	0.24	95	2.87	0.30	94	2.97	0.21	94			
Other loans and leases	5.84	4.63	65	5.98	5.01	60	6.14	5	63	6.02	5.10	61			
Net loans and leases	56.11	61.58	25	61.63	63.77	33	63.47	63.98	35	65.18	62.73	44			
Debt securities over 1 year	30.88	15.55	95	25.96	14.60	91	23.03	14.63	87	20.14	14.83	75			
Mutual funds and equity securities	0	0.05	28	0	0.06	30	0	0.06	26	0.04	0.06	52			
Subtotal	86.99	78.16	86	87.59	79.65	76	86.51	79.97	66	85.36	79.31	60			
Interest-bearing bank balances	2.62	7.51	15	0.17	3.06	1	0.13	3.04	2	0.77	3.46	16			
Federal funds sold and reverse repos	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21			
Debt securities 1 year or less	0.54	1.68	25	0.65	1.91	34	1.16	1.96	47	1.39	1.86	53			
Trading assets	0	1.01	17	0	1.19	15	0	1.33	15	0	1.34	15			
Total earning assets	90.14	91.05	41	88.41	89.53	34	87.80	89.74	26	87.52	89.84	25			
Non-interest cash and due from depository institutions	1.32	1.07	72	1.59	1.14	80	1.99	1.21	91	1.92	1.22	91			
Other real estate owned	0	0.02	26	0	0.03	24	0.05	0.04	62	0.10	0.05	78			
All other assets	8.54	7.82	60	10	9.27	62	10.22	8.98	67	10.56	8.86	71			
Memoranda															
Short-term investments	3.16	11.17	13	0.82	7.63	4	1.29	7.80	11	2.16	8.69	26			
U.S. Treasury securities	0	0.84	17	0	1.03	11	0	1.04	33	0	1.02	29			
US agency securities (excluding mortgage-backed securities)	4.15	0.63	94	2.69	0.54	93	4.30	0.69	93	4.18	0.75	91			
Municipal securities	4.54	1.69	83	3.47	1.34	83	4.39	1.62	83	4.69	1.60	87			
Mortgage-backed securities	22.72	11.75	91	20.45	11.44	92	15.50	11.13	76	12.66	11.06	59			
Asset-backed securities	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25			
Other debt securities	0	0.42	10	0	0.39	9	0	0.41	9	0	0.38	10			
Loans held-for-sale	0.16	0.52	37	0.13	0.39	42	0.03	0.30	28	0.05	0.33	27			
Loans held for investment	56.85	61.72	26	62.10	63.50	34	64.08	63.93	36	65.73	62.63	44			
Real estate loans secured by 1-4 family	4.28	11.91	21	4.65	13.29	19	4.94	13.46	18	4.84	13.44	18			
Revolving	1.54	1.66	55	2.10	2.07	55	2.22	2.27	54	2.37	2.40	53			
Closed-end, secured by first liens	2.67	9.81	15	2.44	10.69	15	2.55	10.57	14	2.22	10.35	14			
Closed-end, secured by junior liens	0.07	0.22	31	0.11	0.28	38	0.17	0.31	42	0.25	0.34	51			
Commercial real estate loans	26.11	22.22	58	30.59	22.23	65	31.43	21.58	70	32.78	19.88	77			
Construction and land development	1.62	3.40	31	2.57	3.44	49	3.85	3.51	57	4.68	3.25	69			
Multifamily	2.39	3.12	44	2.92	3.01	57	2.61	2.72	56	2.39	2.54	54			
Nonfarm nonresidential	22.11	14.72	75	25.10	14.69	79	24.97	14.44	80	25.71	13.30	87			
Real estate loans secured by farmland	1.75	0.33	93	2.15	0.36	92	2.17	0.41	91	2.49	0.32	94			

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	56.39	57.15	38	60.08	57.46	46	60.13	56.49	46	60.98	54.84	50			
Real estate loans secured by 1-4 family	7.51	19.43	17	7.48	20.75	13	7.71	21.10	13	7.36	21.45	14			
Revolving	2.70	2.64	53	3.37	3.15	53	3.47	3.50	52	3.60	3.77	50			
Closed-end	4.82	16.59	13	4.11	17.39	11	4.24	17.39	10	3.76	17.41	11			
Commercial real estate loans	45.81	34.63	66	49.16	33.52	77	49.02	32.14	79	49.84	29.99	85			
Construction and land development	2.84	5.26	33	4.12	5.09	48	6.01	5.20	57	7.12	4.90	74			
1-4 family	1.13	0.93	64	1.52	0.94	71	1.78	1.02	72	1.75	0.89	75			
Other	1.71	4.19	22	2.61	4.02	40	4.23	4.05	57	5.37	3.90	70			
Multifamily	4.19	4.96	50	4.70	4.69	60	4.07	4.10	59	3.64	3.84	55			
Nonfarm nonresidential	38.78	22.93	89	40.33	22.15	91	38.95	21.40	92	39.09	20.03	96			
Owner-occupied	21.01	7.68	97	21.66	7.72	96	20.75	8.03	95	20.50	7.58	96			
Other	17.77	14.95	60	18.67	14.34	66	18.20	13.38	66	18.59	12.45	75			
Real estate loans secured by farmland	3.07	0.54	92	3.45	0.55	92	3.39	0.63	91	3.78	0.51	92			
Loans to depository institutions and acceptances of other banks	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25			
Commercial and industrial loans	27.81	22.17	72	24.51	19.53	69	25.29	20.32	68	24.76	20.53	64			
Loans to individuals	0.38	6.13	17	0.50	7.13	15	0.52	7.36	15	0.59	7.61	20			
Credit card loans	0	0.65	45	0	0.81	42	0	1.02	42	0.05	1.12	47			
Agricultural loans	5.18	0.32	96	5.29	0.37	95	4.48	0.46	94	4.52	0.33	94			
Other loans and leases	10.25	9.09	65	9.61	9.85	63	9.58	9.66	61	9.15	10.32	57			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	350.50	381.27	40	375.69	391.26	43	377.61	379.80	47	410.82	366.85	55			
Real estate loans secured by 1-4 family	46.69	125.03	19	46.75	138.18	16	48.41	137.84	17	49.61	138.55	17			
Revolving	16.75	17.42	54	21.07	21.26	56	21.77	23.33	54	24.27	25.05	52			
Closed-end	29.93	106.14	16	25.68	115.20	12	26.64	112.79	11	25.34	111.69	12			
Commercial real estate loans	284.75	234.65	57	307.36	229.44	62	307.89	219.72	67	335.76	204.45	75			
Construction and land development	17.66	35.62	32	25.78	34.95	45	37.74	35.36	56	47.94	32.91	68			
1-4 family	7.05	6.34	60	9.48	6.61	67	11.15	7.04	69	11.79	6.16	75			
Other	10.62	28.16	26	16.30	27.32	37	26.59	27.26	51	36.15	26.01	69			
Multifamily	26.03	32.74	46	29.39	31.04	55	25.53	27.85	54	24.49	25.95	56			
Nonfarm nonresidential	241.06	155.06	79	252.20	152.10	80	244.62	147.22	78	263.32	137.03	87			
Owner-occupied	130.62	52.37	93	135.44	53.07	92	130.31	54.89	93	138.08	51.62	95			
Other	110.44	100.54	55	116.77	97.41	59	114.31	91.80	61	125.24	84.09	71			
Real estate loans secured by farmland	19.06	3.44	92	21.57	3.60	92	21.30	4.02	91	25.45	3.31	93			
Loans to depository institutions and acceptances of other banks	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25			
Commercial and industrial loans	172.86	139.91	66	153.28	122.02	66	158.86	128.82	64	166.83	126.55	65			
Loans to individuals	2.34	37.47	17	3.12	43.51	17	3.24	42.67	17	3.99	44.83	23			
Credit card loans	0	3.30	46	0	4.34	43	0	5.31	43	0.31	5.73	46			
Agricultural loans	32.20	1.88	96	33.07	2.18	95	28.15	2.72	94	30.44	1.88	95			
Other loans and leases	63.70	49.54	66	60.12	52.44	62	60.18	51.79	61	61.62	52.78	62			
Supplemental															
Non-owner occupied CRE loans / Gross loans	26.60	27.32	48	28.63	26.45	50	29.65	24.79	58	30.25	23.09	66			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	165.37	183.76	44	179.03	178.57	49	186.23	167.93	53	203.77	156.17	62			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	295.99	240.85	58	314.47	236.10	64	316.54	225.98	68	341.85	210.40	76			

BHC Name

City/State

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	3.16	11.17	13	0.82	7.63	4	1.29	7.80	11	2.16	8.69	26			
Liquid assets	30.81	26.22	65	24.89	22.44	67	21.92	22.72	63	19.54	24.04	49			
Investment securities	31.42	17.85	89	26.61	16.99	85	24.19	17.27	83	21.57	17.35	68			
Net loans and leases	56.11	61.58	25	61.63	63.77	33	63.47	63.98	35	65.18	62.73	44			
Net loans, leases and standby letters of credit	56.29	62.48	25	61.81	64.84	31	63.69	65.07	33	65.58	63.89	40			
Core deposits	82.96	70.67	93	74.75	63.09	76	78.75	62.13	91	78.91	61.26	89			
Noncore funding	1.58	14.13	1	8.84	19.36	22	4.63	21.34	5	4.62	22.32	4			
Time deposits of \$250K or more	0.65	2.11	17	1.08	2.94	19	0.67	2.89	12	0.78	2.57	20			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos	0.45	1.47	39	0.46	1.94	38	0.47	1.97	34	0.62	2.23	34			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	0.45	0.54	53	0.46	0.48	53	0.47	0.54	47	0.62	0.73	50			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	0	1.24	18	6.72	3.01	88	2.99	3.67	48	0.03	3.96	7			
Earning assets that reprice within 1 year	18.89	39.38	10	22.07	39.29	8	25.77	40.29	13	41.33	41.61	49			
Interest-bearing liabilities that reprice within 1 year	1.59	8.20	4	2.22	10.19	5	2.23	10.01	7	2.65	8.46	14			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23			
Net assets that reprice within 1 year	17.30	29.11	24	19.84	26.63	31	23.54	27.38	37	38.68	29.77	73			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-1.82	3.20	40	9.16	14.45	35	3.86	16.62	15	2.88	17.03	12			
Net short-term noncore funding dependence	-2.46	-4.76	55	8.45	3.38	61	3.37	4.66	32	2.67	4.83	32			
Short-term investment / Short-term noncore funding	310.09	184.19	79	10	77.77	9	30.64	66.46	40	48.55	74.86	49			
Liquid assets - short-term noncore funding / Nonliquid assets	43.06	28.18	76	22.20	16.97	73	22.69	16.04	72	18.76	18.16	64			
Net loans and leases / Total deposits	67.08	79.43	17	81.19	90.31	28	79.48	90.08	23	78.70	90.14	24			
Net loans and leases / Core deposits	67.63	88.34	11	82.45	103.93	15	80.60	105	11	82.60	105.65	18			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		1.57			0.72			-0.82			-0.31				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	15.28	4.31	96	3.27	1.36	85	-3.44	-1.98	15	-2.21	-0.77	14			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05			-0.08				
Percent of Investment Securities															
Held-to-maturity securities	0	11.38	15	0	12.67	14	0	16.19	11	0	15.76	10			
Available-for-sale securities	100	87.23	91	100	85.40	91	100	81.88	93	100	84.24	89			
U.S. Treasury securities	0	4.72	16	0	6.15	11	0.01	6.99	32	0.01	6.96	27			
US agency securities (excluding mortgage-backed securities)	13.21	4.01	85	10.10	3.49	84	17.77	4.02	89	19.38	4.42	89			
Municipal securities	14.46	9.83	71	13.05	7.75	72	18.13	9.16	78	21.73	9.31	83			
Mortgage-backed securities	72.33	66.64	57	76.85	67.43	56	64.09	65.45	41	58.69	65.34	36			
Asset-backed securities	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24			
Other debt securities	0	3.01	9	0	2.94	9	0	2.79	9	0	2.57	9			
Mutual funds and equity securities	0	0.35	28	0	0.40	29	0	0.42	27	0.19	0.51	46			
Debt securities 1 year or less	1.70	10.55	15	2.45	11.86	16	4.78	11.91	32	6.42	11.79	40			
Debt securities 1 to 5 years	13.86	17.03	49	13.46	17.94	52	21.55	19.18	64	27.08	18.80	69			
Debt securities over 5 years	84.43	69.86	67	84.09	66.02	71	73.67	64.73	50	66.31	64.73	42			
Pledged securities	16.54	35.67	28	15.71	30.57	31	14.75	33.30	22	15.29	34.58	26			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	352.40	183.32	79	-31.41	26.69	9	-38.44	6.77	6	166.38	19.19	92			
Investment securities	39.08	23.62	77	18.27	11.75	73	15.48	9.42	73	20.37	8.45	80			
Core deposits	30.74	26.88	71	2.05	11.23	17	2.76	7.29	39	27.62	12.19	83			
Noncore funding	-79	-12.18	0	105.23	6.59	96	3.27	10.67	40	107.33	5.59	91			

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	2,795,123	2,648,804	2,623,716	2,617,509	
Commit: Secured commercial real estate loans	305,141	317,462	280,360	353,156	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	0	0	0	28,005	
Securities underwriting	0	0	0	0	
Standby letters of credit	29,893	25,692	28,333	51,307	
Commercial and similar letters of credit	0	0	0	22	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	
Written options contracts (interest rate)	0	991	1,024	6,555	
Purchased options contracts (interest rate)	0	991	1,024	6,555	
Interest rate swaps	1,495,455	1,362,695	732,464	757,251	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	16.85	22.01	34	18.81	23.52	41	20.04	24.05	48	20.58	24.03	48			
Standby letters of credit	0.18	0.71	16	0.18	0.84	19	0.22	0.92	17	0.40	0.96	31			
Commercial and similar letters of credit	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	32			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34			
Derivative contracts	9.02	48.62	24	9.69	68.47	26	5.61	65.81	21	6.06	75.35	25			
Interest rate contracts	9.02	34.36	27	9.69	47.31	29	5.61	43.84	24	6.06	53.66	27			
Interest rate futures and forward contracts	0	6.21	12	0	10.67	11	0	11.40	13	0	13.82	13			
Written options contracts (interest rate)	0	2.18	9	0.01	2.47	21	0.01	2.16	22	0.05	2.60	26			
Purchased options contracts (interest rate)	0	1.46	22	0.01	2.65	46	0.01	2.32	48	0.05	2.37	45			
Interest rate swaps	9.02	20.83	37	9.68	28.86	35	5.59	26.74	29	5.95	25.60	31			
Foreign exchange contracts	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	29.70	42.82	41	30.76	45.53	40	31.20	44.93	43	39.19	46.60	55			

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	1,495,455	1,364,677	734,512	770,361	
Interest rate contracts	1,495,455	1,364,677	734,512	770,361	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	0	0	0	0	
Written options	0	991	1,024	6,555	
Exchange-traded	0	0	0	0	
Over-the-counter	0	991	1,024	6,555	
Purchased options	0	991	1,024	6,555	
Exchange-traded	0	0	0	0	
Over-the-counter	0	991	1,024	6,555	
Swaps	1,495,455	1,362,695	732,464	757,251	
Held for trading	1,495,455	861,704	731,441	761,010	
Interest rate contracts	1,495,455	861,704	731,441	761,010	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	0	502,973	3,071	9,351	
Interest rate contracts	0	502,973	3,071	9,351	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	1,345,630	1,360,465	733,488	763,806	
One year or less	0	12,072	7,519	45,585	
Over 1 year to 5 years	394,205	682,057	82,388	120,979	
Over 5 years	951,425	666,336	643,581	597,242	
Gross negative fair value (absolute value)	52,722	19,340	7,013	6,657	
Gross positive fair value	52,269	34,659	7,013	6,657	
Held for trading	52,269	19,340	7,013	6,657	
Non-traded	0	15,319	0	0	
Current credit exposure on risk-based capital derivative contracts	46,139	34,463	4,474	5,288	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

BHC Name

City/State

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84			
Foreign exchange contracts	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28			
Futures and forwards															
Futures and forwards	0	14.05	7	0	13.49	6	0	12.78	8	0	13.23	8			
Written options															
Written options	0	8.18	6	0.07	5.91	14	0.14	6.60	17	0.85	6.68	23			
Exchange-traded															
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Over-the-counter															
Over-the-counter	0	7.73	7	0.07	5.10	16	0.14	5.49	20	0.85	5.27	26			
Purchased options															
Purchased options	0	3.42	19	0.07	4.42	39	0.14	4.19	43	0.85	4.73	40			
Exchange-traded															
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36			
Over-the-counter															
Over-the-counter	0	2.86	21	0.07	3.35	41	0.14	3.20	48	0.85	3.32	49			
Swaps	100	68.76	96	99.85	69.75	91	99.72	70.34	89	98.30	68.94	88			
Held for trading															
Held for trading	100	43.53	96	63.14	44.16	53	99.58	46.31	93	98.79	46.32	90			
Interest rate contracts															
Interest rate contracts	100	36.62	96	63.14	37.24	61	99.58	38.40	97	98.79	37.84	98			
Foreign exchange contracts															
Foreign exchange contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26			
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35			
Non-traded															
Non-traded	0	56.47	3	36.86	55.84	46	0.42	53.69	6	1.21	53.68	9			
Interest rate contracts															
Interest rate contracts	0	53.82	3	36.86	52.22	48	0.42	50.60	8	1.21	51.23	13			
Foreign exchange contracts															
Foreign exchange contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31			
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36			
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	89.98	91.48	31	99.69	93.86	69	99.86	94.47	68	99.15	95.63	62			
One year or less															
One year or less	0	32.05	4	0.88	32.17	4	1.02	32.51	11	5.92	31.96	20			
Over 1 year to 5 years															
Over 1 year to 5 years	26.36	27.06	53	49.98	30.45	79	11.22	31.16	22	15.70	31.85	29			
Over 5 years															
Over 5 years	63.62	29.56	82	48.83	28.09	71	87.62	28.71	94	77.53	29.43	91			
Gross negative fair value (absolute value)															
Gross negative fair value (absolute value)	3.53	1.55	85	1.42	0.83	78	0.95	0.72	70	0.86	0.69	64			
Gross positive fair value															
Gross positive fair value	3.50	2.23	81	2.54	1.19	92	0.95	0.85	60	0.86	0.71	64			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04	0.07	57	0.01	0.06	48	0.01	0.06	34	0.01	0.06	31			
Gross positive fair value (X)	0.04	0.09	39	0.03	0.07	45	0.01	0.06	30	0.01	0.06	33			
Held for trading (X)															
Held for trading (X)	0.04	0.07	52	0.01	0.06	47	0.01	0.05	45	0.01	0.05	46			
Non-traded (X)															
Non-traded (X)	0	0.02	4	0.01	0.01	74	0	0.01	2	0	0.01	4			
Current credit exposure (X)															
Current credit exposure (X)	0.03	0.06	42	0.03	0.05	49	0	0.04	30	0	0.04	37			
Credit losses on derivative contracts															
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	48			
Past Due Derivative Instruments Fair Value															
30-89 days past due															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due															
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.43	0.85	43	0.33	0.73	48	0.05	0.53	29	0.05	0.53	37			

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	83,968	83,369	75,646	70,043	
Gross losses	21,092	15,216	18,570	16,660	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	6,932	12,322	11,523	13,632	
Net losses	14,160	2,894	7,047	3,028	
Provision for loan and lease losses	77,700	3,493	14,770	8,631	
Adjustments	1,632	0	0	0	
Ending balance	149,140	83,968	83,369	75,646	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.50	0.51	55	0.03	0.15	18	0.12	0.14	49	0.09	0.16	30			
Provision for loan and lease losses / Average loans and leases	0.83	0.82	56	0.04	0.24	15	0.18	0.24	48	0.13	0.28	29			
Provision for loan and lease losses / Net loan and lease losses	548.73	487.86	72	120.70	130.58	53	209.59	134.68	85	285.04	143.18	86			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.58	1.58	57	0.96	0.83	66	0.99	0.90	67	0.91	0.98	42			
Allowance for loan and lease losses / Total loans and leases	1.58	1.55	59	0.96	0.81	67	0.99	0.89	68	0.90	0.96	44			
Allowance for loan and lease losses / Net loans and leases losses (X)	10.53	11.58	66	29.01	8.03	91	11.83	7.54	80	24.98	8.39	90			
Allowance for loan and lease losses / Nonaccrual assets	428.49	299.17	77	253.99	218.72	72	152.02	214.03	43	114.29	178.03	28			
ALLL / 90+ days past due + nonaccrual loans and leases	428.49	244.34	84	240.69	151.73	80	149.75	160.51	60	111.72	136.22	45			
Gross loan and lease losses / Average loans and leases	0.22	0.34	44	0.18	0.28	41	0.22	0.30	47	0.25	0.33	47			
Recoveries / Average loans and leases	0.07	0.07	62	0.14	0.08	85	0.14	0.09	77	0.20	0.09	89			
Net losses / Average loans and leases	0.15	0.27	44	0.03	0.21	17	0.08	0.22	31	0.05	0.24	19			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	37			
Recoveries / Prior year-end losses	45.56	33.98	74	66.35	36.22	86	69.17	41.30	87	63.51	33.49	88			
Earnings coverage of net loan and lease losses (X)	19.07	22.91	62	84.69	24.40	89	32.16	21.75	76	61.63	19.67	87			

Net Loan and Lease Losses By Type

Real estate loans	-0.02	0.04	8	-0.10	0.01	2	-0.03	0.02	11	-0.01	0.02	17			
Real estate loans secured by 1-4 family	-0.28	0.01	0	-0.09	0.01	4	-0.16	0.01	2	-0.14	0.03	3			
Revolving	-0.12	0.01	10	0	0.02	32	-0.16	0.03	8	0.03	0.09	42			
Closed-end	-0.37	0	0	-0.16	0	1	-0.17	0.01	1	-0.31	0.02	2			
Commercial real estate loans	0.01	0.07	34	-0.11	0.01	2	-0.02	0.01	17	0	0.01	53			
Construction and land development	-0.26	0	1	-0.94	-0.01	0	-0.31	-0.03	3	-0.11	-0.02	12			
1-4 family	-0.15	0	1	-0.27	0	1	-0.06	-0.01	5	0	0	32			
Other	-0.11	0	0	-0.68	-0.01	0	-0.25	-0.02	2	-0.10	-0.01	10			
Multifamily	0	0	18	0	0	21	-0.08	0	7	0.11	-0.01	99			
Nonfarm nonresidential	0.04	0.11	43	-0.03	0.02	4	0.03	0.02	65	0.01	0.03	52			
Owner-occupied	0.04	0.02	77	0	0.01	55	0.01	0.01	71	0.02	0.01	73			
Other	0	0.08	9	-0.03	0.01	3	0.01	0.01	71	-0.01	0.01	18			
Real estate loans secured by farmland	0.03	0.02	80	0	0.01	20	0.08	0	88	0.03	0.01	82			
Commercial and industrial loans	0.16	0.47	28	0.36	0.37	60	0.19	0.31	47	0.16	0.39	37			
Loans to individuals	1.03	1.13	61		1.17		0.01	1.16	2		1.25				
Credit card loans	-125	2.92	1	-36.36	3.11	1	-41.18	2.92	2	-0.34	2.92	2			
Agricultural loans	1.26	0.19	89	-0.01	0.08	10	1.11	0.15	92	0	0.18	55			
Loans to foreign governments and institutions	0	0		0	0		0	0		0	0				
Other loans and leases	0.49	0.15	89	0.06	0.15	51	0.07	0.14	54	0.06	0.15	46			

BHC Name _____

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	28,192	24,121	29,536	16,760	
90+ days past due loans and leases	0	1,827	831	1,523	
Nonaccrual loans and leases	34,806	33,060	54,842	66,189	
Total past due and nonaccrual loans and leases	62,998	59,008	85,209	84,472	
Restructured					
Restructured 30-89 days past due	147	962	1,346	136	
Restructured 90+ days past due	0	19	248	684	
Restructured nonaccrual	3,736	4,087	13,668	6,389	
Total restructured loans and leases	3,883	5,068	15,262	7,209	
Loans Held for Sale					
30-89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	6,033	8,403	16,124	20,000	
Other real estate owned	553	552	6,019	13,298	
Other Assets					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.30	0.39	47	0.28	0.43	36	0.35	0.44	41	0.20	0.47	18			
90+ days past due loans and leases	0	0.12	9	0.02	0.15	35	0.01	0.17	27	0.02	0.20	30			
Nonaccrual loans and leases	0.37	0.66	25	0.38	0.51	35	0.65	0.54	69	0.79	0.63	71			
90+ days past due and nonaccrual loans and leases	0.37	0.85	17	0.40	0.71	25	0.66	0.75	50	0.81	0.88	54			
Restructured															
30-89 days past due restructured	0	0.01	44	0.01	0.01	62	0.02	0.02	67	0	0.02	33			
90+ days past due restructured	0	0.01	29	0	0.01	63	0	0.01	65	0.01	0.01	80			
Nonaccrual restructured	0.04	0.13	27	0.05	0.14	30	0.16	0.16	56	0.08	0.20	28			
30-89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0	0	37			
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	42			
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	37			
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.30	0.40	47	0.28	0.43	36	0.35	0.44	41	0.20	0.47	18			
90+ days past due assets	0	0.12	8	0.02	0.15	33	0.01	0.18	25	0.02	0.20	29			
Nonaccrual assets	0.37	0.67	25	0.38	0.53	34	0.65	0.57	68	0.79	0.64	69			
30+ days past due and nonaccrual assets	0.67	1.29	24	0.67	1.19	25	1.01	1.26	47	1.01	1.39	37			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.21	0.52	18	0.25	0.44	24	0.43	0.48	47	0.53	0.54	53			
90+ days past due and nonaccrual assets + other real estate owned	0.21	0.55	14	0.25	0.48	20	0.47	0.52	47	0.64	0.59	61			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.25	0.60	16	0.31	0.53	24	0.60	0.60	53	0.79	0.72	55			
Allowance for loan and lease losses	27.85	66.66	14	51.21	115.41	15	94.25	118.28	44	132.60	129.01	57			
Equity capital + allowance for loan and lease losses	1.66	4.97	13	1.92	4.28	19	3.71	4.79	38	4.95	5.78	45			
Tier 1 capital + allowance for loan and lease losses	2.70	6.05	18	3.07	5.65	23	5.88	6.16	53	8.08	7.35	60			
Loans and leases + other real estate owned	0.44	0.97	15	0.49	0.85	23	0.94	0.96	52	1.20	1.15	56			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.40	0.39	60	0.21	0.38	29	0.39	0.42	55	0.22	0.44	21			
90+ days past due	0	0.16	14	0.03	0.16	49	0.02	0.22	40	0.03	0.26	43			
Nonaccrual	0.31	0.76	19	0.17	0.46	21	0.50	0.57	52	0.58	0.69	49			
Commercial and industrial															
30–89 days past due	0.22	0.23	62	0.40	0.31	71	0.38	0.30	70	0.22	0.32	42			
90+ days past due	0	0.03	16	0	0.05	14	0	0.05	11	0	0.05	28			
Nonaccrual	0.35	0.75	28	0.58	0.83	40	1.24	0.76	79	1.63	0.93	78			
Individuals															
30–89 days past due	0.08	0.83	11	0.24	0.83	21	0.63	0.84	36	0.43	0.97	25			
90+ days past due	0	0.14	19	0	0.17	16	0	0.16	15	0.14	0.19	61			
Nonaccrual	0.11	0.28	44	0.02	0.17	29	0.12	0.23	47	0.03	0.24	26			
Depository institution loans															
30–89 days past due		0			0			0			0				
90+ days past due		0			0			0			0.05				
Nonaccrual		0			0			0			0				
Agricultural															
30–89 days past due	0.19	0.17	72	0.82	0.24	86	0.38	0.17	79	0.22	0.17	68			
90+ days past due	0	0	44	0	0	42	0	0	43	0	0	41			
Nonaccrual	1.05	0.49	80	0.66	0.67	69	0.90	0.75	71	0.76	0.96	66			
Foreign governments															
30–89 days past due		0			0.07			0.01			0				
90+ days past due		0			0			0			0				
Nonaccrual		0.09			0.03			0.06			0.06				
Other loans and leases															
30–89 days past due	0.01	0.18	38	0.03	0.20	39	0.01	0.17	33	0.01	0.20	29			
90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
Nonaccrual	0.41	0.15	82	1.02	0.13	94	0	0.14	17	0	0.10	38			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Memoranda															
1-4 family	30-89 days past due	0.56	0.65	56	0.47	0.67	43	0.40	0.71	27	0.68	0.74	50		
	90+ days past due	0	0.33	16	0.02	0.31	41	0.06	0.46	45	0.22	0.49	64		
	Nonaccrual	0.28	0.89	16	0.50	0.73	41	0.77	0.86	55	0.96	0.97	58		
Revolving	30-89 days past due	0.03	0.48	11	0.10	0.45	16	0.41	0.50	41	0.64	0.61	65		
	90+ days past due	0	0.03	30	0.03	0.05	66	0.07	0.05	68	0.11	0.07	72		
	Nonaccrual	0.38	1.13	30	0.68	1	54	0.99	1.17	67	1.22	1.17	70		
Closed-end	30-89 days past due	0.85	0.65	72	0.78	0.70	65	0.40	0.75	30	0.73	0.79	50		
	90+ days past due	0	0.38	17	0.01	0.35	38	0.06	0.53	46	0.33	0.57	68		
	Nonaccrual	0.23	0.87	16	0.36	0.70	32	0.58	0.84	39	0.71	0.96	47		
Junior lien	30-89 days past due	0.03	0.02	74	0	0.02	9	0.03	0.03	59	0.02	0.03	43		
	90+ days past due	0	0	32	0	0	29	0.05	0	95	0.02	0	89		
	Nonaccrual	0.13	0.04	90	0.16	0.04	92	0.24	0.06	92	0.30	0.07	94		
Commercial real estate	30-89 days past due	0.40	0.26	73	0.17	0.18	56	0.42	0.17	85	0.16	0.18	53		
	90+ days past due	0	0.02	23	0.04	0.03	70	0.01	0.03	55	0	0.04	35		
	Nonaccrual	0.18	0.62	19	0.09	0.23	28	0.43	0.28	74	0.37	0.34	61		
Construction and development	30-89 days past due	0.05	0.28	38	0.26	0.28	65	0.02	0.21	28	0.10	0.23	43		
	90+ days past due	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26		
	Nonaccrual	0.08	0.41	43	0	0.20	12	0.06	0.19	42	0.34	0.24	74		
1-4 family	30-89 days past due	0	0.03	28	0.26	0.06	90	0	0.06	25	0	0.07	25		
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	40		
	Nonaccrual	0	0.03	27	0	0.02	30	0	0.02	28	0.31	0.03	95		
Other	30-89 days past due	0.05	0.22	50	0	0.20	15	0.02	0.13	39	0.10	0.13	58		
	90+ days past due	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29		
	Nonaccrual	0.08	0.35	50	0	0.17	14	0.06	0.15	50	0.03	0.18	34		
Multifamily	30-89 days past due	0	0.09	22	0.10	0.08	71	0.38	0.10	87	0	0.07	21		
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0.01	36		
	Nonaccrual	0.17	0.11	76	0	0.05	21	0.12	0.08	74	0.32	0.10	84		
Nonfarm non-residential	30-89 days past due	0.47	0.23	78	0.17	0.14	63	0.48	0.17	91	0.19	0.17	54		
	90+ days past due	0	0.02	26	0.05	0.03	74	0.01	0.03	59	0	0.04	41		
	Nonaccrual	0.19	0.80	16	0.11	0.28	25	0.51	0.30	73	0.38	0.38	50		
Owner Occupied	30-89 days past due	0.01	0.07	26	0.13	0.07	78	0.32	0.09	95	0.10	0.07	66		
	90+ days past due	0	0	33	0.05	0.01	84	0.01	0.01	70	0	0.02	50		
	Nonaccrual	0.19	0.27	39	0.08	0.16	36	0.44	0.17	90	0.28	0.21	64		
Other	30-89 days past due	0.46	0.14	85	0.04	0.07	47	0.16	0.07	82	0.09	0.09	62		
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25		
	Nonaccrual	0.01	0.44	12	0.02	0.10	33	0.07	0.13	50	0.09	0.14	48		
Farmland	30-89 days past due	0	0.11	30	0.27	0.23	70	0	0.25	23	0.03	0.27	44		
	90+ days past due	0	0	45	0.02	0.01	86	0.03	0.01	88	0	0.06	38		
	Nonaccrual	2.24	1.13	77	0.66	0.84	59	0.90	1.23	61	2.61	1.07	82		
Credit card	30-89 days past due	0	0.95	7	0	1.19	6	0	1.22	6	0	1.08	5		
	90+ days past due	0	0.63	13	0	0.78	12	0	0.73	11	0	0.75	9		
	Nonaccrual	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35		

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,590,164	1,599,919	1,642,246	1,634,705	
Retained earnings	594,416	519,676	426,708	337,442	
Accumulated other comprehensive income (AOCI)	182,194	40,367	-35,305	-22,225	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	2,366,774	2,159,962	2,033,649	1,949,922	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	793,622	802,393	815,560	813,895	
Accumulated other comprehensive income-related adjustments	182,194	40,367	-35,305	-22,225	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	1,390,958	1,317,202	1,253,394	1,158,252	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	1,390,958	1,317,202	1,253,394	1,158,252	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	8,000	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	0	0	0	8,000	
Less: Additional tier 1 capital deductions	0	0	0	349	
Additional tier 1 capital	0	0	0	7,651	
Tier 1 Capital	1,390,958	1,317,202	1,253,394	1,165,903	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	35,092	35,277	35,462	35,647	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	134,970	87,398	87,699	78,776	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity		0		0	
Tier 2 capital before deductions	170,062	122,675	123,161	114,423	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	170,062	122,675	123,161	114,423	
Exited advanced approach tier 2 capital					
Total capital	1,561,020	1,439,877	1,376,555	1,280,326	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	16,496,414	13,750,840	13,050,536	11,450,963	
Less: Deductions from common equity tier 1 capital	793,622	802,393	815,560	814,244	
Less: Other deductions	0	0	0	0	
Total assets for leverage ratio	15,702,792	12,948,447	12,234,976	10,636,719	
Total risk-weighted assets	10,801,785	10,583,559	9,838,148	9,864,129	
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Common equity tier 1 capital, column A	12.88	12.35	64	12.45	12.11	61	12.74	12.09	70	11.74	12.16	49			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	12.88	13.08	54	12.45	12.78	51	12.74	12.85	59	11.82	12.95	37			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	14.45	15.23	44	13.60	14.36	43	13.99	14.45	52	12.98	14.63	26			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	8.86	9.13	43	10.17	9.76	65	10.24	9.71	69	10.96	9.53	86			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
<hr/>							
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
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Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	134	138	141	196		-2.90	1.52
Other insurance activities income	134	138	141	196		-2.90	1.52
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	242,454	231,808	231,592	216,786		4.59	57.84

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.67			51.47			56.12			52.23				
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.33			48.53			43.88			47.77				
Separate account assets (L/H) / Total life assets		11.24			7.26			8.53			2.52				
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Insurance activities revenue / Adjusted operating income	0.02	0.41	39	0.02	0.47	38	0.02	0.47	39	0.04	0.55	37			
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income		38.23			34.91			44.54			43.04				
Other premium income / Total premium income		61.77			65.09			55.46			56.96				
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)		15.59			19.86			15.64			5.74				
Insurance net income (L/H) / Equity (L/H)		3.62			5.13			1.99			-2.99				
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61			160.49			127.33				
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0.17			0.48				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.74	11.03	66	16.54	11.51	70	17.32	10.22	75	17.46	9.84	75			
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0						
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	22,702	26,163	33,615	26,242	
Real estate loans	0	0	0	0	
Commercial and industrial loans	22,702	26,163	33,615	26,242	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	22,702	26,163	33,615	26,242	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28			
Cost: Interest-bearing deposits		0.42			1.19			0.97			0.51				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29			1.53			2.12				
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases	-13.23	-2.40	27	-22.17	22.48	10	28.10	7.24	78	81.39	21.19	86			
Total selected assets	-13.23	2.04	23	-22.17	12.40	14	28.10	3.24	82	81.39	21.86	84			
Deposits		3.46			10.36			5			-0.77				

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0			
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0			
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total 30-89 days past due securitized assets.....	0	0	0	0			
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0			
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total 90+ days past due securitized assets.....	0	0	0	0			
Total past due securitized assets.....	0	0	0	0			
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0			
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total net losses on securitized assets.....	0	0	0	0			

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Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	89,013	168,100	85,262	66,802		-47.05	32.86
Dividends	89,000	168,000	85,250	66,800		-47.02	32.84
Interest	13	100	12	2		-87.00	
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies	0	0	0				
Dividends	0	0	0				
Interest	0	0	0				
Management and service fees	0	0	0				
Other income	0	0	0				
Total income from subsidiaries	89,013	168,100	85,262	66,802		-47.05	32.86
Securities gains (losses)	0	0	0	0			
Other operating income	37	68	56	8		-45.59	-61.86
Total operating income	89,050	168,168	85,318	66,810		-47.05	32.72
Operating Expenses							
Personnel expenses	0	0	0	0			
Interest expense	1,883	1,871	1,875	365		0.64	
Other expenses	2,701	2,902	3,037	3,821		-6.93	35.66
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	4,584	4,773	4,912	4,186		-3.96	130.24
Income (loss) before taxes	84,466	163,395	80,406	62,624		-48.31	29.74
Applicable income taxes (credit)	-952	-967	-1,017	-547			
Extraordinary items				0			
Income before undistributed income of subsidiaries	85,418	164,362	81,423	63,171		-48.03	29.88
Equity in undistributed income of subsidiaries	68,826	30,089	91,459	49,657		128.74	108.20
Bank subsidiaries	68,308	29,779	91,314	49,470		129.38	107.99
Nonbank subsidiaries	518	310	145	187		67.10	139.81
Subsidiary holding companies	0	0	0	0			
Net income (loss)	154,244	194,451	172,882	112,828		-20.68	56.07
Memoranda							
Bank net income	157,308	197,779	176,564	116,270		-20.46	57.56
Nonbank net income	518	310	145	187		67.10	139.81
Subsidiary holding companys' net income	0	0	0	0			

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Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,363,692	99.17	2,156,039	98.18	2,049,855	99.04	1,971,788		9.63	92.47
Common and preferred stock	2,363,692	99.17	2,156,039	98.18	2,049,855	99.04	1,971,788		9.63	92.47
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries	6,215	0.26	5,671	0.26	5,312	0.26	5,406		9.59	11.64
Common and preferred stock	6,215	0.26	5,671	0.26	5,312	0.26	5,406		9.59	11.64
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0			
Securities	0	0	0	0	0	0	0			
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	7,234	0.30	27,805	1.27	8,171	0.39	9,298		-73.98	81.35
Cash and due from unrelated depository institution	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0			
Intangible assets	4,729	0.20	4,729	0.22	4,729	0.23	4,729		0.00	67457.14
Other assets	1,668	0.07	1,675	0.08	1,594	0.08	3,177		-0.42	-65.44
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	2,383,538	100.00	2,195,919	100.00	2,069,661	100.00	1,994,398		8.54	91.84
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	0	0	0	0	0	0	0			
Subordinated notes and debentures	35,092	1.47	35,277	1.61	35,462	1.71	35,647		-0.52	
Other liabilities	839	0.04	680	0.03	550	0.03	581		23.38	153.47
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	8,248			
Total liabilities	35,931	1.51	35,957	1.64	36,012	1.74	44,476		-0.07	10755.29
Equity Capital	2,347,607	98.49	2,159,962	98.36	2,033,649	98.26	1,949,922		8.69	89.00
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0			-100.00
Common stock	1,660,998	69.69	1,650,753	75.17	1,642,246	79.35	1,634,705		0.62	67.73
Common surplus	0	0	0	0	0	0	0			
Retained earnings	575,248	24.13	519,676	23.67	426,708	20.62	337,442		10.69	124.77
Accumulated other comprehensive income	182,195	7.64	40,367	1.84	-35,305	-1.71	-22,225		351.35	
Other equity capital components	-70,834	-2.97	-50,834	-2.31	0	0	0			
Total liabilities and equity capital	2,383,538	100.00	2,195,919	100.00	2,069,661	100.00	1,994,398		8.54	91.84
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	8,248			
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	8,248			
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	8,248			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0			

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Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	6.82	7.29	40	9.19	9.68	43	8.78	10.40	31	8.01	7.61	56			
Bank net income / Average equity investment in banks	6.91	7.45	40	9.32	10.51	42	8.85	11.19	27	8.22	8.74	53			
Nonbank net income / Average equity investment in nonbanks	8.80	9.75	58	5.65	7.89	55	2.76	7.10	38	3.67	4.73	46			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			6.82				
Bank net income / Parent net income	101.99	88.16	46	101.71	82.22	43	102.13	82.56	47	103.05	80.64	57			
Nonbank net income / Parent net income	0.34	3.59	42	0.16	5.93	36	0.08	3.78	37	0.17	7.76	38			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			82.97				
Leverage															
Total liabilities / Equity capital	1.53	20.06	13	1.66	20.43	13	1.77	20.88	15	2.28	19.94	16			
Total debt / Equity capital	1.49	14.41	24	1.63	14.31	30	1.74	14.69	33	1.83	13.95	36			
Total debt + notes payable to subs that issued TPS / Equity capital	1.49	16.67	17	1.63	16.36	16	1.74	17.10	17	2.25	16.10	20			
Total debt + Loans guaranteed for affiliate / Equity capital	1.49	14.68	24	1.63	14.56	30	1.74	15.14	33	1.83	14.35	36			
Total debt / Equity capital – excess over fair value	1.49	14.52	24	1.63	14.51	30	1.74	14.81	33	1.83	14.10	36			
Long-term debt / Equity capital	1.49	13.56	24	1.63	13.04	30	1.74	13.37	33	1.83	12.69	37			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0.42	0.27	84			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	31.95	34.67	46	33.57	28.44	58	82.50	28.63	91	69.44	26.93	83			
Double Leverage															
Equity investment in subs / Equity capital	100.95	102.81	40	100.08	103.22	37	101.06	103.10	42	101.40	102.10	46			
Total investment in subs / Equity capital	100.95	110.16	27	100.08	111.07	24	101.06	112.48	30	101.40	111.30	33			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.14	0.47	42	0.01	0.36	36	0.12	0.35	44	0.24	0.52	45			
Equity investment in subs – equity cap / Net income-div (X)	0.38	1.82	14	0.02	1.22	6	0.24	1.22	16	0.44	2.64	17			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	89.29	136.59	19	158.01	177.68	48	97.70	162.34	19	121.38	141.81	44			
Cash from ops + noncash items + op expense / Op expense + dividend	99.92	147.24	22	166.55	190.27	47	108.71	174.91	22	138.34	148.20	52			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	79.59	134.08	15	118.34	116.34	59	98.83	103.19	45	111.10	92.33	64			
Pretax operating income + interest expense / Interest expense	4,585.71	2,016.32	85	8,833.03	1,968.54	92	4,388.32	2,898.75	82	17,257.26	1,909.25	93			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	4,585.71	1,539.23	88	8,833.03	1,632.83	94	4,379.19	1,369.37	91	14,835.06	1,547.94	95			
Dividends + interest from subsidiaries / Interest expense + dividends	90.74	150.43	21	161.42	210.80	39	99.92	188.90	17	129.28	172.51	42			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30			
Net income / Current part of long-term debt + preferred dividends (X)		35.64			57.11			33.93		13.68	24.63	33			
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.30	3.85	36	1.26	2.64	48	0.39	2.61	36	0.46	3.24	36			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	2.66	14	0	5.62	12	0	5.50	12	0	5.68	12			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

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Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	112.64	81.10	83	62.22	57.84	62	102.50	57.26	88	81.22	68.72	66			
Dividends declared / Net income.....	62.38	42.29	80	52.59	33.08	83	48.28	27.33	88	45.47	31.29	74			
Net income – dividends / Average equity.....	2.56	4.14	30	4.36	6.46	21	4.54	7.33	15	4.37	5.03	40			
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	92.50	132.17	30	164.28	178.13	47	102.15	157.73	28	130.19	130.71	56			
Dividends from nonbank subsidiaries.....	0	3.41	23	0	7.53	19	0	7.13	23	0	12.57	21			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries.....	92.50	174.85	20	164.28	260.40	34	102.15	215.26	14	130.19	196.35	39			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	56.58	60.28	49	84.94	66.55	71	48.28	60.71	38	57.45	59	46			
Interest income from bank subsidiaries.....	0.01	0.36	48	0.05	0.54	54	0.01	0.52	41	0	0.76	37			
Management and service fees from bank subsidiaries.....	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries.....	56.59	62.88	48	84.99	69.36	65	48.29	63.43	36	57.45	62.82	43			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	0	56.39	15	0	82.95	12	0	51.40	17	0	102.35	13			
Interest income from nonbank subsidiaries.....	0	7.38	32	0	20.25	26	0	18.56	24	0	8.11	24			
Management and service fees from nonbank subsidiaries.....	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36			
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43			
Operating income from nonbank subsidiaries.....	0	79.84	8	0	150.41	6	0	99.33	7	0	165.35	4			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies.....		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	99.94	69.76	90	99.90	67.32	90	99.92	65.18	87	99.99	59.17	95			
Interest income from bank subsidiaries.....	0.01	0.63	45	0.06	0.80	51	0.01	0.92	41	0	0.94	37			
Management and service fees from bank subsidiaries.....	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries.....	99.96	82.20	84	99.96	78.80	90	99.93	74.20	81	99.99	69.23	91			
Dividends from nonbank subsidiaries.....	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27			
Management and service fees from nonbank subsidiaries.....	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries.....	0	4.70	16	0	7.29	11	0	7.64	14	0	9.99	11			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies.....	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			83.68				
Loans and advances from subsidiaries / Total debt.....	0	27.08	12	0	28.33	11	0	26.53	12	23.14	39.18	64			